

## **REMARKS**

### **Summary**

Claims 1-4, 7-10, 13-15, 18-20, 22-25, 43-45, 48, 50-52, and 61-69 are pending. Claims 1, 7, 9, 15, and 43 are amended, and claims 65-69 are added. No new matter is added.

### **Rejections Under 35 USC 112**

Claims 1-4, 7-10, 13-15, 17-20, 22-25, 43-45, 48-52, and 61-64 are rejected under 35 USC 112, first and second paragraphs. Although Applicants submit that the claims were enabled and definite as previously presented, in order to expedite prosecution of the present application, Applicants herein amend claims 1 and 43 to no longer recite “including at least determining if the usage was by said user.” Thus, Applicants respectfully request reconsideration and withdrawal of the rejection.

Claims 1 and 43 have been amended to clarify the notification of usage operation and to highlight a function of the billing service. As described in the Specification, the notification of usage provided to the billing service allows the billing service to assist the user in a variety of ways, including verifying the validity of the use of the billing data (See Specification, for example, at page 12, line 20 to page 13, line 16). As an example, verification of validity can prevent fraudulent use of billing data. In the Specification at page 13, lines 1-2, there is teaching of charges being verified for validity. According to the Specification at page 13, lines 6-8, in an embodiment, the client informs the billing service of billing data that is provided to businesses so as to facilitate verification. As an example, the origin of a particular charge may be compared against the business associated with the billing data to facilitate verification of the validity of the use/charge. Thus, claim 1 details the role of the billing service as the entity that obtains the billing data from the billing data issuing source, provides the billing data to a user, and receives notification of use of the billing data to facilitate verification by the billing service of validity of the use.

There is a clear value and utility provided by the billing service, in particular appreciated by the user using such a service.

In such an embodiment as recited in claims 1 and 43, the billing data issuing service is only required to be the entity from which the billing service obtains the billing data, and that the billing data issuing service and the billing service are operated independently. Beyond those recitations, the perspective of the claim focuses on the operations of the billing service. Any notification that may or may not be provided to the billing data issuing source is an unnecessary feature of the claim as currently recited and as the embodiment is described in the Specification (see page 11, line 8 to page 16 for a detailed description).

As clearly described in the Specification, the method of claim 1 and the apparatus of claim 43 are functional, in part, because of the established connection between the billing data and the web sites with which the billing data is to be used. Claim 1 indicates that, for example, the first billing data is provided by the billing service to a user for use by the user to conduct transactions with a first web site. Thus, when notification of such usage is provided back to the billing service, the billing service is in a position to verify the validity of the usage. In particular, in an embodiment, the verification may identify whether the usage was with the business(es) for which the billing data was intended. Details of such an embodiment are provided from page 11, line 19 to page 13, line 16.

Thus, Applicants submit that claims 1 and 43, and the claims dependent therefrom, are sufficiently enabled and definite, and respectfully request reconsideration and withdrawal of the rejection.

**Conclusion**

In view of the foregoing, Applicants respectfully submit that claims 1-4, 7-10, 13-15, 18-20, 22-25, 43-45, 48, 50-52, and 61-69 are in condition for allowance. Early issuance of the Notice of Allowance is respectfully requested.

Please charge any shortages and credit any overages to Deposit Account No. 500393.

Respectfully submitted,  
Schwabe, Williamson and Wyatt, P.C.

Date: October 16, 2007

/Steven J. Prewitt/  
Steven J. Prewitt  
Reg. No. 45,023

Pacwest Center  
1211 SW Fifth Ave., Ste 1600-1900  
Portland, Oregon 97204  
Phone: (503) 222-9981  
FAX: (503) 796-2900